

<i>SERFF Tracking Number:</i>	<i>IASL-127336163</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49387</i>
<i>Company Tracking Number:</i>	<i>SI CAN ADV BRO II</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Sterling Investors Life Insurance Company

Product Name: Sterling Investors Life Insurance SERFF Tr Num: IASL-127336163 State: Arkansas

Company Cancer Indemnity Advertising

Brochure Filing II

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed-Approved- State Tr Num: 49387

- Limited Benefit Closed

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: SI CAN ADV BRO II State Status: Approved-Closed

Only

Filing Type: Form

Author: Jeffrey McGinn

Date Submitted: 07/25/2011

Reviewer(s): Rosalind Minor

Disposition Date: 07/29/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 07/29/2011

State Status Changed: 07/29/2011

Deemer Date:

Created By: Jeffrey McGinn

Submitted By: Jeffrey McGinn

Corresponding Filing Tracking Number:

Filing Description:

STERLING INVESTORS LIFE INSURANCE COMPANY

NAIC NUMBER: 89184

FEIN NUMBER: 59-1838073

Cancer Indemnity Advertising Brochure Form Number SICDDBRO 8-11 AR

SERFF Tracking Number: IASL-127336163 State: Arkansas  
Filing Company: Sterling Investors Life Insurance Company State Tracking Number: 49387  
Company Tracking Number: SI CAN ADV BRO II  
TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only  
Limited Benefit  
Product Name: Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II  
Project Name/Number: /

Insurance Administrative Solutions, L.L.C. has been authorized to file the above referenced advertising brochure on behalf of Sterling Investors Life Insurance Company. A letter of authorization is included with this filing. This is a new filing.

This advertising brochure will be used to market the Company's Cancer Indemnity product, which was approved by your Department on April 19, 2011 (AR File Number: 48404).

## Company and Contact

### Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcgin@iasadmin.com  
8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]  
Suite 200 727-584-5613 [FAX]  
Largo, FL 33773-1502

### Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Sterling Investors Life Insurance Company	CoCode: 89184	State of Domicile: Georgia
210 East Second Avenue, Suite 105	Group Code:	Company Type: Life and Health
Rome, GA 30161	Group Name:	State ID Number:
(706) 235-8706 ext. [Phone]	FEIN Number: 59-1838073	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Investors Life Insurance Company	\$50.00	07/25/2011	50044077

SERFF Tracking Number: IASL-127336163 State: Arkansas  
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Product Name: Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/29/2011	07/29/2011

*SERFF Tracking Number:* IASL-127336163 *State:* Arkansas  
*Filing Company:* Sterling Investors Life Insurance Company *State Tracking Number:* 49387  
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Limited Benefit  
*Product Name:* Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II  
*Project Name/Number:* /

## Disposition

Disposition Date: 07/29/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: IASL-127336163 State: Arkansas

Filing Company: Sterling Investors Life Insurance Company State Tracking Number: 49387

Company Tracking Number: SI CAN ADV BRO II

TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only

Product Name: Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Form	Cancer Indemnity Advertising Brochure II	Approved-Closed	Yes

SERFF Tracking Number: IASL-127336163 State: Arkansas

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TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only  
Limited Benefit

Product Name: Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II

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## Form Schedule

**Lead Form Number: SICDDBRO 8-11 AR**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 07/29/2011	SICDDBRO 8-11 AR	Advertising	Cancer Indemnity Advertising Brochure II	Initial			SICDDBRO 8-11 AR.pdf

# Cancer Care

Cancer Indemnity Limited Benefit Insurance Policy

STERLING<sup>TM</sup>  
STERLING INVESTORS LIFE INSURANCE COMPANY



Research shows that 50% of men and 33% of women will develop cancer in their life-time.\* The burden of treatment can be devastating for patients and their families.

At Sterling Investors Life Insurance Company, we can't solve the emotional issues surrounding a cancer diagnosis, but we can do what we've always done: provide insurance benefits that help you in your time of need.

## Understanding Cancer \*

- The five-year relative survival rate for all cancers diagnosed between 1999 and 2005 is 68%.
- Lack of insurance and other barriers prevent many Americans from receiving optimal health care.
- The National Institute of Health estimates cost at \$263.8 billion.

\*<http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-026238.pdf>

## Coverage, Benefits and Features

Receiving a cancer diagnosis can be devastating and shocking news. Both you and your family have many important decisions to make, and one of the last things you need to be concerned with is having the finances available to pay for everything.

Sterling Investors Life Insurance Company understands that by having the cash you need, when you need it, can lessen the burden on you and your family. That's why we developed Cancer Care. Our policy pays cash to you - to help you and your family with unexpected expenses that occur.



### Facts About the Finances\*

Most people (95%) report being covered by insurance during their cancer treatment. However, among those with insurance:

- Nearly one in four say their plan paid less than expected for a bill.
- One in eight say they were surprised to find out their plan wouldn't pay anything for a bill they thought was covered.
- One in ten reached the limit of what their insurance would pay for cancer.
- One in twelve were turned away or unable to get a specific type of treatment because of insurance issues.

\*<http://www.kff.org/kaiserpolls/upload/7591.pdf>

Many people will go on to live happy, productive lives following a bout with cancer. Our goal at Sterling Life Investors Insurance Company is to provide you with cash benefits which cover a variety of treatments you may receive, and provide you with the certainty that we are there to help you, our policyholder!

**STERLING**™  
STERLING INVESTORS LIFE INSURANCE COMPANY



# Coverage, Benefits and Features

Our plan pays a cash indemnity benefit for a wide range of services and treatment beginning with a lump sum benefit upon diagnosis. You may choose up to five units of coverage and we also provide 3 optional riders including Return of Premium.

## First Occurrence

**\$1000 Cancer Lump Sum Benefit**      **One Time Payment**  
Benefit of \$1,000 per unit\* when diagnosed as having Internal Cancer, not including Nonmelanoma skin cancer, even when cancer is not diagnosed until after death.

**You Choose:**      ☐ \$1000      ☐ \$2000      ☐ \$3000

## Inpatient Hospital Coverage

**Hospital Confinement Benefit**      Daily indemnity benefit per unit\* for hospital confinement due to Cancer:

**You Choose:**      **No Lifetime Limit**  
First 90 Days (per day):      ☐ \$100      ☐ \$200      ☐ \$300  
Days 91+ (per day):      ☐ \$250      ☐ \$500      ☐ \$750

**Attending Physician Benefit**      **No Lifetime Limit**  
\$25 per day.

**Private Duty Nurse Benefit**      **No Lifetime Limit**  
\$50 per day

**Inpatient Hospice Care Benefit**      **No Lifetime Limit**  
\$50 per day for inpatient hospice care when a Covered Person is diagnosed as Terminally Ill.

**Inpatient Drugs Benefit**      **No Lifetime Limit**  
\$25 per day while confined as an inpatient in a Hospital.

## In or Out of the Hospital Coverage

**Surgical Procedure Benefit**      **No Lifetime Limit**  
Benefit for inpatient or outpatient surgery based on Surgery Schedule not to exceed \$2,000.

**Radiation and Chemotherapy Benefit**      **No Lifetime Limit**  
Pays the following indemnity benefits per unit\*:

**You Choose:**      ☐ \$100      ☐ \$200      ☐ \$300

- ✓ Radiation or Chemotherapy by Medical Personnel – \$100 per unit a day.
- ✓ Self Administered Medications – \$100 per unit per filled prescription up to \$500 per calendar month.
- ✓ Oral Chemotherapy – \$100 per unit per filled prescription up to \$500 per calendar month.

**Anesthesia Benefit**      **No Lifetime Limit**  
Pays benefit equal to 30% of amount paid under the Surgical Procedure Benefit.

**Second and Third Surgical Opinion Benefit**  
Pays \$100 for a second surgical opinion if surgery is recommended due to a positive diagnosis of Cancer. If the second opinion fails to confirm the need for surgery, pays for a third Physician's opinion.

\*Maximum of 5 units

**Transportation Benefit**      **4 Trips Per Year**  
Pays benefit of \$350 for round trip plane, train or bus fare within the U.S. more than 100 miles one-way from your home to receive Cancer Treatment or consultation. Limit of 4 trips per calendar year.

**Ambulance Benefit**      **No Lifetime Limit**  
Pays indemnity benefit of \$100 for ambulance transportation for each confinement to a hospital due to Cancer.

**Anti-Nausea Drug Benefit**      **No Lifetime Limit**  
Pays benefit of \$100 per Calendar Month for prescribed anti-nausea drugs while receiving Radiation or Chemotherapy for treatment of Cancer.

**Blood and Plasma Benefit**      **No Lifetime Limit**  
Pays benefit of \$50 for each unit of whole blood, plasma, red cells, packed cells or platelets received for the treatment of Internal Cancer.

## Outpatient Coverage

**Medical Equipment Benefit**      **No Lifetime Limit**  
Pays benefit of \$500 per Calendar Year for the rental or purchase of medical equipment when Physician prescribes a wheelchair, oxygen equipment, respirator, braces, crutches, or a hospital bed to be used in the home as a result of Cancer.

**Home Health Care Benefit**      **30 Visits Per Year**  
Pays benefit of \$50 for each day a Covered Person receives home health care services up to the number of days benefits were received under the Hospital Confinement Benefit, limited to 10 visits for each Hospital Confinement and 30 visits per Calendar Year.

**Skilled Nursing Facility Benefit**      **90 Day Lifetime Maximum**  
Pays benefit of \$50 for each day confined on Physician's orders to a Skilled Nursing or Extended Care Facility due to Cancer. Benefits limited to same number of days for which the Hospital Confinement Benefit was paid immediately preceding the Skilled Nursing Confinement. This benefit is limited to a 90 day lifetime maximum.

**Therapy Benefit**      **\$500 Lifetime Maximum**  
Pays benefit of \$25 for each day of physical, occupational or speech therapy received as a result of Cancer. Therapy must be prescribed and is subject to a \$500 lifetime maximum.

## Prosthesis Coverage

**Breast Prosthesis Benefit (Surgical)**  
Pays indemnity benefit of \$1,500 for each surgically implanted breast prosthesis obtained within 3 years of cancer surgery.

**Non-Surgically implanted Breast Prosthesis Benefit**  
Pays indemnity benefit of \$500 for non-surgically implanted breast prosthesis devices, when required and prescribed by a Physician.

**The policy has limitations that may affect benefits payable. This brochure is for illustrative purposes only. See the policy for complete definitions, details, limitations & exclusions.**

# Optional Riders

## **Return of Premium Upon Death Benefit\***

This rider provides for a return of premium benefit upon the Named Insured's death after the 10<sup>th</sup> policy anniversary. The actual amount of premium that will be returned, if any, will be equal to:

1. The sum of all premiums paid for the Policy, including premium paid for this Rider and any other benefit rider(s) attached to the policy, while this Rider is in force
2. Minus the sum of all benefits paid or then payable under the Policy, including benefits paid or then payable under any attached benefit riders while this policy was in force.

## **Return of Premium Benefit\***

This rider provides a return of premium benefit if the policy terminates for any reason after the 10<sup>th</sup> policy anniversary. The actual amount of premium that will be returned, if any, will be equal to:

1. 80% of all premiums paid for this Policy while this Rider is in force, including premium paid for this Rider and any other benefit rider(s) attached to the Policy.
2. Minus the sum of all benefits paid or then payable under the Policy, including benefits paid or then payable under any attached benefit riders while this policy was in force.

**\*Only one Return of Premium Rider may be selected;  
not available for issue ages over 79.**

## **Dread Disease Benefit**

This rider pays a one time, lump-sum benefit of \$1000 per unit\* upon first occurrence for the positive diagnosis of one of the following diseases only:

- |                                       |                                  |
|---------------------------------------|----------------------------------|
| 1. Muscular Dystrophy                 | 11. Sickle Cell Anemia           |
| 2. Poliomyelitis                      | 12. Scarlet Fever                |
| 3. Multiple Sclerosis                 | 13. Undulant Fever               |
| 4. Encephalitis                       | 14. Typhoid Fever                |
| 5. Tetanus                            | 15. Smallpox                     |
| 6. Rabies                             | 16. Addison's Disease            |
| 7. Tuberculosis                       | 17. Hansen's disease             |
| 8. Osteomyelitis                      | 18. Tularemia                    |
| 9. Diphtheria                         | 19. Bubonic Plague               |
| 10. Epidemic Cerebrospinal Meningitis | 20. Rocky Mountain Spotted Fever |

This rider also pays an indemnity benefit of \$100 per day per unit for each day confined in a hospital for one of the above listed diseases up to a maximum of 365 days. If Family coverage is applied for, all Covered Persons diagnosed with one of the above diseases will receive benefits upon proof of diagnosis from Your Physician.

\*Maximum of 5 units

## **Limitations and Exclusions:**

The Policy has a thirty (30) day waiting period and only provides benefits for loss due to Cancer and Definitive Cancer Treatment while this Policy is in force. Proof must be submitted to support each claim. Benefits are not payable for: 1. any other disease, sickness, incapacity, even if the disease or condition was caused, complicated or aggravated by Cancer or Cancer treatment; 2. pre-malignant conditions or conditions with malignant potential; 3. experimental treatment; 4. drugs, treatment or procedures received outside the United States; or 5. services rendered by a member of the Covered Person's Immediate Family.

The Policy is guaranteed renewable during Your lifetime. The Policy is guaranteed renewable for life as long as premiums are paid when due or within the grace period. We may change the established premium rate, but only if the rate is changed for all policies in the same premium class with the same policy form number in the state where the Policy was issued. For more information on benefits, exceptions and limitations, PLEASE READ YOUR ACCOMPANYING OUTLINE OF COVERAGE.

## **Notice of Insurance Information Practices**

Thank you for your application for insurance. We are glad to have the chance to participate in your insurance program. This notice tells you about the underwriting process. It also tells you how information is gathered to review your application.

To issue an insurance policy, we need to obtain information about you and any other persons proposed for insurance. Some of that information will come from you and some from other sources. We need this information to see if you qualify for insurance. When signed, the Authorization contained in the application will allow us to obtain this information and to share it with others when necessary. No unnecessary disclosures will be made. Information will be treated as confidential by us and by our Reinsurers. However, in some cases, information may have to be disclosed to others without your further consent.

You have the right to review and to correct this information, and you have the right to get a copy of any investigative consumer report which is made. If you want to know more about our underwriting practices and your rights, please write to the Underwriting Department, Sterling Investors Life Insurance Company, P.O. Box 10846, Clearwater, FL 33757-8846.

## **CONDITIONAL RECEIPT**

Make check payable to Sterling Investors Life Insurance Company (Do not make payable to the Agent or leave payee blank). Received this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, the sum of \$\_\_\_\_\_ being payment of the initial premium for the policy applied for on this date. The insurance applied for shall not take effect until the policy has been delivered to you and the first premium due has been paid in full. If there is any change in the health of the proposed insured after the date the insurance is applied for and prior to the issue of the policy, such information may be used by Sterling Investors Life Insurance Company in deciding whether or not to issue the policy.

\_\_\_\_\_  
(Agent Signature)

\_\_\_\_\_  
(Agent Number)

SERFF Tracking Number: IASL-127336163 State: Arkansas

Filing Company: Sterling Investors Life Insurance Company State Tracking Number: 49387

Company Tracking Number: SI CAN ADV BRO II

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing II

Project Name/Number: /

## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	07/29/2011
<b>Bypass Reason:</b>	Advertising Brochure filing only.		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application	Approved-Closed	07/29/2011
<b>Bypass Reason:</b>	Advertising Brochure filing only.		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	07/29/2011
<b>Bypass Reason:</b>	Advertising Brochure filing only.		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	07/29/2011
<b>Bypass Reason:</b>	Advertising Brochure filing only.		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Third Party Authorization Letter	Approved-Closed	07/29/2011
<b>Comments:</b>			
<b>Attachment:</b>			
Third Party Authorization Letter.pdf			

STERLING INVESTORS LIFE INSURANCE COMPANY

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210 E. Second Avenue  
Ste. 105  
Rome, Georgia 30161  
Tel (706) 235-8154  
Fax (866) 889-4054

January 12, 2011

Ms. Darcey Shaffer, FLMI, ACS  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for  
Sterling Investors Life Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of Sterling Investors Life Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments.

Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,



Elwood Whitacre  
Secretary and Treasurer